

Nov 18 11 22 AM '03

**SUBSTITUTE TRUSTEE'S DEED
INDEXING INSTRUCTIONS**

458 PG 506
CH. CLK.

Lot 223, Sec. "I" Kentwood S/D, P.U.D. (R-2) located in S-3, T-2-S, R-8-W

**STATE OF MISSISSIPPI
COUNTY OF DeSoto**

WHEREAS, on the 24th day of September, 1997, Hewlette E. Rowe and Belinda S. Rowe, husband and wife, executed and delivered a certain Deed of Trust unto Michael L. Riddle, Trustee for Emergent Mortgage Corp. dba HomeGold, A Corporation, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 939 at Page 552; and

WHEREAS, by various assignments on record said Deed of Trust was ultimately assigned to Wachovia Bank f/k/a First Union National Bank of North Carolina as Trustee for the Registered Holders of Emergent Home Equity Loan Pass Through Certificate Series 1997-03, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 1835 at Page 249; and

WHEREAS, on the 26th day of September, 2003, the Holder of said Deed of Trust substituted and appointed John C. Morris, III, as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 1835 at Page 250; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the sale for the purpose of paying said indebtedness or as much thereof as said brings; and

WHEREAS, I, John C. Morris, III, Substitute Trustee, advertised the sale of the following described real property by Substituted Trustee's Notice of Sale, dated the 6th day of October, 2003, by posting same at the bulletin board near the east front door of the DeSoto County Courthouse and by publishing said Notice in the DeSoto Times Today for four (4) consecutive weeks, proof of publication being attached hereto as Exhibit "A" and incorporated herein by reference, which notice stated that the sale would be held on the 7th day of November, 2003, between the legal hours of 11 o'clock a.m. and 4 o'clock p.m., at public outcry, to the highest bidder for cash at the east front door of the DeSoto County Courthouse at Hernando, Mississippi; and

WHEREAS, I, John C. Morris, III, Substitute Trustee, did on the 7th day of November, 2003, within legal hours, offer for sale and did sell, to the highest bidder for cash at the east front door of the DeSoto County Courthouse at Hernando, Mississippi the following described real property, to-wit:

Lot 223, Section "I" Kentwood Subdivision, P.U.D. (R-2) located in Section 3, Township 2 South, Range 8 West, DeSoto County, Mississippi as recorded in Plat Book 45, Page 32 in the office of the Chancery Clerk of DeSoto County, Mississippi.

WHEREAS, at said sale Wachovia Bank f/k/a First Union National Bank of North Carolina as Trustee for the Registered Holders of Emergent Home Equity Loan Pass Through Certificate Series 1997-03 was the highest bidder and best bidder, therefore, for the sum of \$ 56,104.26 and the same was then and there struck off to Wachovia Bank f/k/a First Union National Bank of North Carolina as Trustee for the Registered Holders of Emergent Home Equity Loan Pass Through Certificate Series 1997-03 and it was declared the purchaser thereof; and

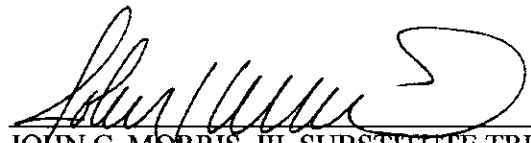
WHEREAS, everything necessary to be done to have a good and lawful sale was done in accordance with law and the terms of the Deed of Trust; and

NOW, THEREFORE, I, John C. Morris, III, Substitute Trustee, for the consideration of \$ 56,104.26 do hereby convey the above described property to Wachovia Bank f/k/a First Union National Bank of North Carolina as Trustee for the Registered Holders of Emergent Home Equity Loan Pass Through Certificate Series 1997-03.

I convey only such title as is vested in me as Substitute Trustee.

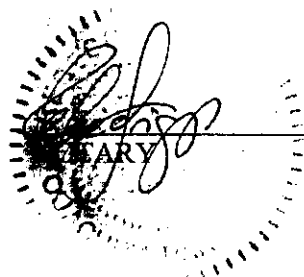
Rowe/F03-1099

WITNESS MY SIGNATURE, this the 7th day of November, 2003.


 JOHN C. MORRIS, III, SUBSTITUTE TRUSTEE

STATE OF LOUISIANA
 PARISH OF OUACHITA

PERSONALLY CAME AND APPEARED BEFORE ME, the undersigned authority in and for the aforesaid jurisdiction, on this, the 7th day of November, 2003, the within named JOHN C. MORRIS, III, Substitute Trustee, who acknowledged that he executed the above and foregoing instrument of writing, after first having been duly authorized so to do as Trustee.



 Notary

at Dearth
 MY COMMISSION EXPIRES

ADDRESSES:

GRANTOR

2309 Oliver Rd
 Monroe, La. 71201
 (318) 330-9020

GRANTEE

Wachovia Bank f/k/a First Union National Bank of
 North Carolina as Trustee for the Registered Holders
 of Emergent Home Equity Loan Pass Through
 Certificate Series 1997-03, c/o HomeGold, 3901
 Pelham Road, Greenville SC 29615
 (800)683-8830

THIS DOCUMENT WAS PREPARED BY:

JOHN C. MORRIS, III
 2309 OLIVER ROAD
 MONROE, LA. 71201
 (318) 330-9020

PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI
COUNTY OF DESOTO

Lisa Fuller personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times Today, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 4 consecutive times, as follows, to-wit:

**SUBSTITUTE TRUSTEE'S
NOTICE OF SALE**

STATE OF MISSISSIPPI
COUNTY OF Desoto

WHEREAS, on the 24th day of September, 1997, Haudelle E. Rowe and Belinda S. Rowe, husband and wife, executed and delivered a certain Deed of Trust unto Michael L. Riddle, Trustee for Emergent Mortgage Corp. dba HomeGold, A Corporation, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 939 at Page 552; and

WHEREAS, by various assignments on record said Deed of Trust was ultimately assigned to Wachovia Bank f/k/a First Union National Bank of North Carolina as Trustee for the Registered Holders of Emergent Home Equity Loan Participation Certificate Series 1997-03, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 1835 at Page 249; and

WHEREAS, on the 25th day of September, 2003, the Holder of said Deed of Trust substituted and appointed John C. Morris, III, as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 1886 at Page 250; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned to do so, on the 7th day of November, 2003, I will during legal hours, at public outcry, offer for sale and will sell, at the east front door of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described Land and property situated in DeSoto County, Mississippi, to-wit:

Lot 226, Section 11, Kentwood Subdivision, P.U.D. (R-2) located in Section 3, Township 2 South, Range 8 West, DeSoto County, Mississippi as recorded in Plat Book 45, Page 32 in the office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 6th day of October, 2003.

JOHN C. MORRIS, III
SUBSTITUTE TRUSTEE

2309 OLIVER ROAD
MONROE, LA 70601

(504) 330-9220

5589 Kentwood Dr., Ham Lake
MN 55403-1000

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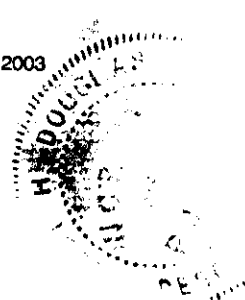
Volume No. _____ on the _____ day of _____, 2003

Lisa Fuller

Sworn to and subscribed before me, this 5 day of Nov., 2003

BY Judith N. Douglas

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
MY COMMISSION EXPIRES: JANUARY 16, 2005
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